

Information to identify the case:	
Debtor 1	David M. Jones First Name Middle Name Last Name
Debtor 2 (Spouse, if filing)	Janneh P. Grant-Jones First Name Middle Name Last Name
United States Bankruptcy Court District of New Jersey	
Case number: 17-20321-JNP	

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

David M. Jones

Janneh P. Grant-Jones
aka Janneh P. Grant

9/14/22

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
David M. Jones
Janneh P. Grant-Jones
Debtors

Case No. 17-20321-JNP
Chapter 13

District/off: 0312-1
Date Rcvd: Sep 14, 2022

User: admin
Form ID: 3180W

Page 1 of 5
Total Noticed: 71

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 16, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ David M. Jones, Janneh P. Grant-Jones, 202 Sycamore Avenue, Egg Harbor Township, NJ 08234-5213
517148914	+ Chase Records Center, Buckley Madole, P.C., 99 Wood Avenue South, Suite 803, Iselin, NJ 08830-2713
516835645	+ Devoe & Devoe, 90 Livingston Avenue, P.O. Box 830, New Brunswick, NJ 08903-0830
516835655	Great Vacation Getaway, LLC, 1450 Sandlake Commons Boulevard, Orlando, FL 32819
516835657	InCharge Debt Solution, P.O. Box 863252, Suite 300, Orlando, FL 32886-3252
516835659	+ Jones & Associates Law Group, LLC, 200 Centennial Avenue, Suite 200, Piscataway, NJ 08854-3950
516835671	+ Raymour and Flanigan Credit Card/WellsF, P.O. Box 10475, Des Moines, IA 50306-0475
516860653	+ Raymour and Flanigan, Simon's Agency Inc., PO Box 5026, Syracuse, NY 13220-5026
516835672	+ Rutgers State University, 57 US Highway 1, New Brunswick, NJ 08901-8554
516835674	+ Superior Court of New Jersey, Atlantic County, 1201 Bacharach Blvd., Atlantic City, NJ 08401-4526
516835679	+ Superior Court of New Jersey, Essex County, 50 West Market Street, Newark, NJ 07102-1690
516835686	TD Bank NA/Diamond Furniture, P.O. Box 84037, Columbus, GA 31908-4037
517042455	Toyota Motor Credit Corporation, KML Law Group PC, 216 Haddon Avenue, Suite 206, Westmont, NJ 08108

TOTAL: 13

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Sep 14 2022 20:41:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Sep 14 2022 20:41:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
516835628	Email/Text: legal@arsnational.com	Sep 14 2022 20:41:00	ARS National Services, Inc., P.O. Box 463023, Escondido, CA 92046-3023
516835627	Email/Text: customercare@adminrecovery.com	Sep 14 2022 20:41:00	Admin Recovery, LLC, 45 Earhart Drive, Suite 102, Buffalo, NY 14221-7809
516835630	+ EDI: CAPITALONE.COM	Sep 15 2022 00:38:00	Capital One, Attn: Bankruptcy Department, P.O. Box 30285, Salt Lake City, UT 84130-0285
516835635	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Sep 14 2022 20:49:27	Cardworks/CW Nexus, Attn: Bankruptcy Department, P.O. Box 9201, Old Bethpage, NY 11804-9001
516835637	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Sep 14 2022 20:49:26	Carson Smithfield, LLC, 225 W. Station Square Dr., Pittsburgh, PA 15219-1174
517066379	+ Email/Text: bankruptcy@cavps.com	Sep 14 2022 20:41:00	Cavalry Investments, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
516835639	+ EDI: CITICORP.COM	Sep 15 2022 00:38:00	Citibank/Best Buy, Centralized Bankruptcy, P.O.

District/off: 0312-1

User: admin

Page 2 of 5

Date Rcvd: Sep 14, 2022

Form ID: 3180W

Total Noticed: 71

516835642	+ Email/Text: mediamanagers@clientservices.com	Sep 14 2022 20:40:00	Box 790040, St Louis, MO 63179-0040
516835643	Email/PDF: creditonebknotifications@resurgent.com	Sep 14 2022 20:49:29	Client Services, Inc., P.O. Box 1503, Saint Peters, MO 63376-0027
516835646	EDI: DIRECTV.COM	Sep 15 2022 00:38:00	Credit One Bank, P.O. Box 98873, Las Vegas, NV 89193-8873
517084521	+ EDI: AIS.COM	Sep 15 2022 00:38:00	Direct TV, PO Box 78626, Phoenix, AZ 85062-8626
516835647	+ Email/Text: bknotice@ercbpo.com	Sep 14 2022 20:41:00	Directv, LLC, by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
516835648	EDI: BLUESTEM	Sep 15 2022 00:38:00	Enhanced Recovery Company, LLC, P.O. Box 57610, Jacksonville, FL 32241-7610
516835651	EDI: AMINFOFP.COM	Sep 15 2022 00:38:00	Fingerhut Direct Marketing, PO Box 166, Newark, NJ 07101-0166
516835654	Email/Text: fggbanko@fgny.com	Sep 14 2022 20:41:00	First Premier Bank, P.O. Box 5524, Sioux Falls, SD 57117-5524
516835656	+ EDI: HFC.COM	Sep 15 2022 00:38:00	Foster Garbus and Garbus, 7 Banta Place, Hackensack, NJ 07601-5604
517063169	EDI: JEFFERSONCAP.COM	Sep 15 2022 00:38:00	HSBC Bank, P.O. Box 5213, Carol Stream, IL 60197-5213
516835658	EDI: JEFFERSONCAP.COM	Sep 15 2022 00:38:00	Jefferson Capital Systems LLC, PO Box 7999, Saint Cloud MN 56302-9617
516835638	EDI: JPMORGANCHASE	Sep 15 2022 00:38:00	Jefferson Capital Systems, LLC, 16 McLeland Road, Saint Cloud, MN 56303
517148913	EDI: JPMORGANCHASE	Sep 15 2022 00:38:00	Chase Mortgage, 3415 Vision Drive, Columbus, OH 43219
517065867	EDI: JPMORGANCHASE	Sep 15 2022 00:38:00	Chase Records Center, Attn: Correspondence Mail, Mail Code LA4-5555, 700 Kansas Lane, Monroe, LA 71203
518870420	+ Email/Text: BKBCNMAIL@carringtonms.com	Sep 14 2022 20:40:00	JPMorgan Chase Bank, N.A., Chase Records Center, Attn: Correspondence Mail, Mail Code LA4-5555, 700 Kansas Lane, Monroe, LA 71203
518870421	+ Email/Text: BKBCNMAIL@carringtonms.com	Sep 14 2022 20:40:00	JPMorgan Chase Bank, National Association, et al., Bankruptcy Department, 1600 South Douglass Road, Suite 200-A, Anaheim, CA 92806-5948
517091211	Email/PDF: resurgentbknotifications@resurgent.com	Sep 14 2022 20:49:41	JPMorgan Chase Bank, National Association, et al., Bankruptcy Department, 1600 South Douglass Road, Suite 200-A, Anaheim, CA 92806-5948
517107529	Email/PDF: resurgentbknotifications@resurgent.com	Sep 14 2022 20:49:42	LVNV Funding LLC, c/o Resurgent Capital Services, P O Box 10675, Greenville, SC 29603-0675
517003339	Email/PDF: MerrickBKNotifications@Resurgent.com	Sep 14 2022 20:49:39	LVNV Funding, LLC its successors and assigns as, assignee of CVF Consumer Acquisition, Company, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517075298	+ Email/Text: bankruptcydpt@mcmcg.com	Sep 14 2022 20:41:00	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
516835660	+ Email/Text: bankruptcydpt@mcmcg.com	Sep 14 2022 20:41:00	MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
516835662	+ EDI: NFCU.COM	Sep 15 2022 00:38:00	Midland Funding LLC, 8875 Aero Drive, Suite 200, San Diego, CA 92123-2255
			Navy Federal Credit Union, P.O. Box 3000,

District/off: 0312-1

User: admin

Page 3 of 5

Date Rcvd: Sep 14, 2022

Form ID: 3180W

Total Noticed: 71

516835664	EDI: PRA.COM	Sep 15 2022 00:38:00	Merrifield, VA 22119-3000 Portfolio Recovery Associates, LLC, Attn: Bankruptcy Department, 120 Corporate Boulevard, Norfolk, VA 23502
516835665	EDI: PRA.COM	Sep 15 2022 00:38:00	Portfolio Recovery Associates, LLC, Attn: Bankruptcy Department, P.O. Box 41067, Norfolk, VA 23541
517385970	EDI: PRA.COM	Sep 15 2022 00:38:00	Portfolio Recovery Associates, LLC, C/O Capital One, N.A., POB 41067, Norfolk VA 23541
517088303	EDI: PRA.COM	Sep 15 2022 00:38:00	Portfolio Recovery Associates, LLC, C/Ocapital One Bank (usa), N.a., POB 41067, Norfolk VA 23541
517107879	EDI: PRA.COM	Sep 15 2022 00:38:00	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
517104183	EDI: PRA.COM	Sep 15 2022 00:38:00	Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.a., POB 41067, Norfolk VA 23541
517084539	EDI: PRA.COM	Sep 15 2022 00:38:00	Portfolio Recovery Associates, LLC, c/o Rcs Direct Marketing/Orchard Bank, POB 41067, Norfolk VA 23541
516835663	Email/Text: signed.order@pfwattorneys.com	Sep 14 2022 20:40:00	New Century Financial Services, Inc., 7 Entin Road, Parsippany, NJ 07054-5020
516835668	Email/Text: signed.order@pfwattorneys.com	Sep 14 2022 20:40:00	Pressler and Pressler, LLP, 7 Entin Road, Parsippany, NJ 07054-5020
517063227	+ EDI: JEFFERSONCAP.COM	Sep 15 2022 00:38:00	Premier Bankcard LLC, Jefferson Capital Systems LLC Assignee, PO Box 7999, St Cloud MN 56302-7999
517063228	+ EDI: JEFFERSONCAP.COM	Sep 15 2022 00:38:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
516835673	+ Email/Text: clientservices@simonsagency.com	Sep 14 2022 20:41:00	Simons Agency, Inc, 4963 Wintersweet Drive, Liverpool, NY 13088-2176
517085731	+ EDI: RMSC.COM	Sep 15 2022 00:38:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
516840954	+ EDI: RMSC.COM	Sep 15 2022 00:38:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
516835681	+ EDI: RMSC.COM	Sep 15 2022 00:38:00	Synchrony Bank/Gap, Attn: Bankruptcy Department, P.O. Box 956060, Orlando, FL 32896-0001
516835682	+ EDI: RMSC.COM	Sep 15 2022 00:38:00	Synchrony Bank/HH Gregg, Attn: Bankruptcy Department, P.O. Box 956060, Orlando, FL 32896-0001
516835683	+ EDI: RMSC.COM	Sep 15 2022 00:38:00	Synchrony Bank/Lowes, Attn: Bankruptcy Department, P.O. Box 956060, Orlando, FL 32896-0001
516835684	+ EDI: RMSC.COM	Sep 15 2022 00:38:00	Synchrony Bank/Pep Boys, Attn: Bankruptcy Department, P.O. Box 956060, Orlando, FL 32896-0001
516835685	+ EDI: RMSC.COM	Sep 15 2022 00:38:00	Synchrony Bank/Walmart, Attn: Bankruptcy Department, P.O. Box 956060, Orlando, FL 32896-0001
516835687	EDI: TDBANKNORTH.COM	Sep 15 2022 00:38:00	TD Bank NA/Target, P.O. Box 84037, Columbus, GA 31908-4037
516964642	+ EDI: CBSTD	Sep 15 2022 00:38:00	TD Retail Card Services, c/o Creditors Bankruptcy

District/off: 0312-1

User: admin

Page 4 of 5

Date Rcvd: Sep 14, 2022

Form ID: 3180W

Total Noticed: 71

516835688	Email/Text: TFS_Agency_Bankruptcy@toyota.com	Sep 14 2022 20:41:00	Service, P O Box 800849, Dallas, TX 75380-0849
516897047	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Sep 14 2022 20:40:00	Toyota Motor Credit Co, Toyota Financial Services, Po Box 8026, Cedar Rapids, IA 52408
516835691	Email/Text: bankruptcy_notices@wgresorts.com	Sep 14 2022 20:40:00	Westgate Resorts, Foreclosure Department, 2801 Old Winter Garden Road, Ocoee, FL 34761
516835689	+ EDI: BLUESTEM	Sep 15 2022 00:38:00	Web Bank/Fingerhut, 215 South State Street, Suite 800, Salt Lake City, UT 84111-2339
517374526	Email/PDF: bncnotices@becket-lee.com	Sep 14 2022 20:49:38	eCAST Settlement Corporation, PO Box 29262, New York NY 10087-9262
517374527	Email/PDF: bncnotices@becket-lee.com	Sep 14 2022 20:49:26	eCAST Settlement Corporation, PO Box 29262, New York NY 10087-9262, eCAST Settlement Corporation, PO Box 29262, New York NY 10087-9262

TOTAL: 58

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Records Center, Attn: Correspondence Mail, Mail Code LA4-5555, 700 Kansas Lane, Monroe, LA 71203
516835631	*+	Capital One, Attn: Bankruptcy Department, P.O. Box 30285, Salt Lake City, UT 84130-0285
516835632	*+	Capital One, Attn: Bankruptcy Department, P.O. Box 30285, Salt Lake City, UT 84130-0285
516835633	*+	Capital One, Attn: Bankruptcy Department, P.O. Box 30285, Salt Lake City, UT 84130-0285
516835634	*+	Capital One, Attn: Bankruptcy Department, P.O. Box 30285, Salt Lake City, UT 84130-0285
516835636	*+	Cardworks/CW Nexus, Attn: Bankruptcy Department, P.O. Box 9201, Old Bethpage, NY 11804-9001
516835640	*+	Citibank/Best Buy, Centralized Bankruptcy, P.O. Box 790040, St Louis, MO 63179-0040
516835641	*+	Citibank/Best Buy, Centralized Bankruptcy, P.O. Box 790040, St Louis, MO 63179-0040
516835644	*	Credit One Bank, P.O. Box 98873, Las Vegas, NV 89193-8873
516835649	*	Fingerhut Direct Marketing, PO Box 166, Newark, NJ 07101-0166
516835650	*	Fingerhut Direct Marketing, PO Box 166, Newark, NJ 07101-0166
516835652	*	First Premier Bank, P.O. Box 5524, Sioux Falls, SD 57117-5524
516835653	*	First Premier Bank, P.O. Box 5524, Sioux Falls, SD 57117-5524
516835661	*+	Midland Funding LLC, 8875 Aero Drive, Suite 200, San Diego, CA 92123-2255
516835666	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, LLC, Attn: Bankruptcy Department, P.O. Box 41067, Norfolk, VA 23541
516835667	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, LLC, Attn: Bankruptcy Department, P.O. Box 41067, Norfolk, VA 23541
516835669	*P++	PRESSLER FELT & WARSHAW LLP, 7 ENTIN RD, PARSIPPANY NJ 07054-5020, address filed with court:, Pressler and Pressler, LLP, 7 Entin Road, Parsippany, NJ 07054-5020
516835670	*P++	PRESSLER FELT & WARSHAW LLP, 7 ENTIN RD, PARSIPPANY NJ 07054-5020, address filed with court:, Pressler and Pressler, LLP, 7 Entin Road, Parsippany, NJ 07054-5020
516835675	*+	Superior Court of New Jersey, Atlantic County, 1201 Bacharach Blvd., Atlantic City, NJ 08401-4526
516835676	*+	Superior Court of New Jersey, Atlantic County, 1201 Bacharach Blvd., Atlantic City, NJ 08401-4526
516835677	*+	Superior Court of New Jersey, Atlantic County, 1201 Bacharach Blvd., Atlantic City, NJ 08401-4526
516835678	*+	Superior Court of New Jersey, Atlantic County, 1201 Bacharach Blvd., Atlantic City, NJ 08401-4526
516835680	*+	Superior Court of New Jersey, Atlantic County, 1201 Bacharach Blvd., Atlantic City, NJ 08401-4526
516835690	*+	Web Bank/Fingerhut, 215 South State Street, Suite 800, Salt Lake City, UT 84111-2339
516835629	##+	Buckley Madole, PC, 99 Wood Avenue South, Suite 803, Iselin, NJ 08830-2713

TOTAL: 0 Undeliverable, 24 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and

District/off: 0312-1

User: admin

Page 5 of 5

Date Rcvd: Sep 14, 2022

Form ID: 3180W

Total Noticed: 71

belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 16, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 14, 2022 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor Toyota Motor Credit Corporation dcarlon@kmllawgroup.com bkgroup@kmllawgroup.com
Ernest A. Aponte	on behalf of Debtor David M. Jones apontelaw66@gmail.com
Ernest A. Aponte	on behalf of Joint Debtor Janneh P. Grant-Jones apontelaw66@gmail.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Melissa N. Licker	on behalf of Creditor Chase Records Center mlicker@hillwallack.com HWBKnewyork@ecf.courtdrive.com
Melissa N. Licker	on behalf of Creditor JPMorgan Chase Bank National Association mlicker@hillwallack.com, HWBKnewyork@ecf.courtdrive.com
Phillip Andrew Raymond	on behalf of Creditor JPMorgan Chase Bank National Association phillip.raymond@mccalla.com, mccallaecf@ecf.courtdrive.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9